Amendments to the Claims

Please enter the following amendments to Claims 1-3, 7, 10-14, 18, 21, and 23, and cancel Claims 6 and 17. The following listing of claims replaces all prior versions and listings of claims in the present invention.

1. (Currently Amended) A computer system for allocating ~~crediting~~ charges related to derivatives trading to ~~entities~~ a business unit in a business organization, ~~the entities creating derivatives exposure~~, comprising:

an ~~input component~~ a computer memory configured to receive reserve amount information based on an exposure associated with a derivative trade; and

~~an automated billing workflow component~~ a computer processor operatively coupled to the computer memory and configured to review the derivative trade and the reserve amount information and allocate a risk-related charge ~~billing information~~ based on the reserve amount information to a business unit involved in the derivative trade ~~an entity creating the exposure~~.

2. (Currently Amended) The system of claim 1, wherein the ~~automated billing workflow component~~ the computer processor is operatively coupled to ~~includes~~ a plurality of workflow queues to process the risk-related charge ~~billing information~~.

3. (Currently Amended) The system of claim 1, wherein the reserve amount information includes a reserve amount to set aside.

4. (Original) The system of claim 3, wherein the reserve amount is based on an estimation of risk of counter-party default.

5. (Original) The system of claim 1, wherein the reserve amount is held in a special queue for further review, if the reserve amount exceeds a predetermined amount.

6. (Cancelled).

7. (Currently Amended) The system of claim [[1]] 2, wherein at least one of the plurality of queues is viewable by a user via an interface.

8. (Original) The system of claim 7, wherein at least one of the viewable queues is modifiable.

9. (Original) The system of claim 1, wherein a reserve amount found to be invalid is reversed.

10. (Currently Amended) The system of claim 1, wherein the automated billing workflow component computer processor is configured to generate[[s]] an invoice associated with the risk-related charge for the business unit involved in the derivative trade entity creating the exposure.

11. (Currently Amended) The system of claim 1, where~~in~~ the ~~automated billing workflow component~~ <u>computer processor</u> includes an accounting component for posting Profit and Loss (P&L) amounts <u>based on the reserve amount information</u>.

12. (Currently Amended) A ~~computerized~~ method implemented for <u>allocating</u> ~~crediting~~ charges <u>related to derivatives trading</u> to <u>a business unit</u> ~~entities~~ in a business organization, ~~the entities creating derivatives exposure~~, comprising:

receiving<u>, by a computer processor,</u> reserve <u>amount</u> information based on an exposure associated with a derivative trade;

identifying<u>, by the computer processor, a business unit</u> ~~an entity~~ creating the exposure associated with the derivative trade;

reviewing<u>, by the computer processor,</u> the derivative trade and the reserve <u>amount</u> information; and

allocating<u>, by the computer processor, a risk-related charge</u> ~~billing information~~ based on the reserve <u>amount</u> information to <u>the business unit</u> ~~entity~~ creating the exposure.

13. (Currently Amended) The method of claim 12, wherein the step of ~~generating~~ <u>allocating</u> the <u>risk-related charge</u> ~~billing information~~ includes using a plurality of workflow queues to process the <u>risk-related charge</u> ~~billing information~~.

14. (Currently Amended) The method of claim 12, wherein the reserve <u>amount</u> information includes a reserve amount to set aside.

15. (Original) The method of claim 14, wherein the reserve amount is based on an estimation of risk of counter-party default.

16. (Original) The method of claim 14, wherein the reserve amount is held in a special queue for further review, if the reserve amount exceeds a predetermined amount.

17. (Cancelled).

18. (Currently Amended) The method of claim 13, wherein at least one of the plurality of queues is viewable <u>by a user via an interface</u>.

19. (Original) The method of claim 18, wherein at least one of the viewable queues is modifiable.

20. (Original) The method of claim 14, further including the step of reversing the reserve amount, if the reserve amount is invalid.

21. (Currently Amended) The method of claim 12, further including the step of generating an invoice for the <u>business unit</u> ~~entity~~ creating the exposure.

22. (Original) The method of claim 12, further including the step of posting a Profit and Loss (P&L) amount for the derivative.

23. (Currently Amended) A program storage device readable by a machine, tangibly embodying a program of instructions executable on the machine to perform method steps for ~~crediting~~ allocating charges to a business unit ~~entities~~ within a business organization,~~ the entities creating-derivatives-exposure~~, the method steps comprising:

receiving reserve amount information based on an exposure associated with a derivative trade;

identifying a business unit ~~an entity~~ creating the exposure associated with the derivative trade;

reviewing the derivative trade and the reserve amount information; and

allocating a risk-related charge ~~billing information~~ based on the reserve amount information to a business unit involved in the derivative trade ~~the entity creating the exposure~~.